

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JONATHAN A. SMILEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20987

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/15/2018 and confirmed on 5/18/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		107,554.42
Less Refunds to Debtor	2,348.64	
TOTAL AMOUNT OF PLAN FUND		105,205.78

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,917.14	
Trustee Fee	4,775.42	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,692.56

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PHFA(*)	0.00	79,066.92	0.00	79,066.92
	Acct: 05XX				
	TOYOTA MOTOR CREDIT CORP	1,408.70	1,408.70	593.87	2,002.57
	Acct: 4401				
					81,069.49

Priority					
	MATTHEW M HERRON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JONATHAN A. SMILEY	0.00	0.00	0.00	0.00
	Acct:				
	JONATHAN A. SMILEY	2,348.64	2,348.64	0.00	0.00
	Acct:				
	THE DEBT DOCTORS AT QUATRINI RAFFE	1,103.60	1,103.60	0.00	0.00
	Acct:				
	MATTHEW M HERRON ESQ***	0.00	0.00	0.00	0.00
	Acct:				
	THE DEBT DOCTORS LLC	917.14	917.14	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXX3-23				
	THE DEBT DOCTORS LLC	896.40	896.40	0.00	0.00
	Acct:				
	THE DEBT DOCTORS LLC	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 9446				
	PRA/PORTFOLIO RECOVERY ASSOC	20,541.57	6,660.28	0.00	6,660.28
	Acct: 9814				
	MIDLAND FUNDING LLC	15,291.43	4,958.00	0.00	4,958.00
	Acct: 1837				
	MIDLAND FUNDING LLC	7,511.92	2,435.62	0.00	2,435.62
	Acct: 2566				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7514				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2328				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4935				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 8163				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 3689				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 5212				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	2,063.40	669.03	0.00	669.03
	Acct: 5568				
	PRA/PORTFOLIO RECOVERY ASSOC	381.32	123.64	0.00	123.64
	Acct: 3544				
	TOYOTA MOTOR CREDIT CORP	4,925.96	1,597.16	0.00	1,597.16
	Acct: 4401				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5568				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					16,443.73

TOTAL PAID TO CREDITORS

97,513.22

TOTAL CLAIMED

PRIORITY 0.00

SECURED 1,408.70

UNSECURED 50,715.60

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JONATHAN A. SMILEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20987

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jonathan A. Smiley
Debtor

Case No. 18-20987-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 26, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db	+ Jonathan A. Smiley, 610 Buckingham Drive, Greensburg, PA 15601-6023
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
14807385	Fed Loan Servicing, PO Box 530210, Harrisburg, PA 17106
14807389	+ Toyota Financial, 2 Walnut Groove Drive #210, Horsham, PA 19044-7704
14876633	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Apr 26 2023 23:50:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2023 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14792698	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 26 2023 23:49:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14807380	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2023 23:56:16	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14807383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2023 23:56:23	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14807382	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 00:08:50	Citi, POB 6282, Sioux Falls, SD 57117-6282
14807384	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2023 23:56:38	Citi, PO Box 6497, Sioux Falls, SD 57117-6497
14807381	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 26 2023 23:55:31	Chase, P.O. Box 15298, Wilmington, DE 19850
14829098	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14807386	+ Email/Text: blegal@phfa.org	Apr 26 2023 23:50:00	PHFA, 2101 North Front Street, Harrisburg, PA 17110-1086
14830051	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:55:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14793480	+ Email/PDF: rmscedi@recoverycorp.com	Apr 26 2023 23:56:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14830401	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2023 23:50:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14807387	+ Email/PDF: gecsed@recoverycorp.com	Apr 26 2023 23:56:31	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14807388	Email/PDF: gecsed@recoverycorp.com	Apr 26 2023 23:56:30	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14815006	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

District/off: 0315-2

User: auto

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Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 23

		Apr 26 2023 23:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15143317	Email/PDF: bncnotices@becket-lee.com		
		Apr 27 2023 00:19:17	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15574213	+ Email/Text: EBN@edfinancial.com		
		Apr 26 2023 23:49:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14807379	*+	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtutors.com, hgs@thedebtutors.com;alb@thedebtutors.com
Matthew M. Herron	on behalf of Debtor Jonathan A. Smiley mmh@thedebtutors.com hgs@thedebtutors.com;alb@thedebtutors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7